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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 11-42582 EDJ

HARVINDER SINGH,

Chapter 13

Debtor.

**DECLARATION OF DEBTOR IN
SUPPORT OF DEBTOR'S MOTION TO
VALUE LIEN**

I, Harvinder Singh, declare:

1. I am the debtor in the above-captioned case.

2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.

3. At the time I filed my chapter 13 case, on March 10, 2011, I was the owner of the real property located at 5308 Aspen Street, Dublin, CA 94568 (the "property").

4. I am informed and believe that on the date I filed my case, my property was worth approximately \$585,000.00.

5. The property is encumbered by a First Deed of Trust in favor of Bank of America in the sum of \$700,000.00, or as evidenced by my

1 Schedule D, a copy of which is attached as Exhibit A and made a part
2 hereof.

3 6. Bank of America as successor in interest to Greenpoint
4 Mortgage Funding Inc. is the beneficiary of a Second Deed of Trust
5 against the property in the sum of \$180,000.00, as evidenced by my
6 Schedule D, a copy of which is attached as Exhibit A and made a part
7 hereof.

8 I declare under penalty of perjury under the laws of the State of
9 California that the foregoing is true and correct.

10 Dated: April 20, 2010

/s/ Harvinder Singh
HARVINDER SINGH